

<i>SERFF Tracking Number:</i>	<i>SEPX-125796036</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Sentry Insurance a Mutual Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CF AR08682CGR01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property</i>		
<i>Project Name/Number:</i>	<i>2008 C/L Property/CF AR08682CGR01</i>		

Filing at a Glance

Companies: Sentry Insurance a Mutual Company, Middlesex Insurance Company, Sentry Select Insurance Company		
Product Name: Commercial Property	SERFF Tr Num: SEPX-125796036	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: CF AR08682CGR01	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: SPI SentryInsurancePC	Disposition Date: 09/02/2008
	Date Submitted: 08/28/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 11/01/2008		Effective Date (New): 11/01/2008
Effective Date Requested (Renewal): 11/01/2008		Effective Date (Renewal): 11/01/2008

State Filing Description:

General Information

Project Name: 2008 C/L Property	Status of Filing in Domicile: Authorized
Project Number: CF AR08682CGR01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/02/2008	
State Status Changed: 09/02/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

We have submitted a form filing, our company filing # CF AR08682CGF01, to revise our Equipment Breakdown endorsements; CP 70 47 (Special Form), CP 70 48 (Basic Form) and CP 70 49 (Broad Form). In these endorsements we have increased four sub-limits in the forms for no additional charge. The Pollution Clean Up and Removal additional coverage, the Refrigerant Contamination additional coverage extension, the Expediting Expense additional coverage

<i>SERFF Tracking Number:</i>	<i>SEPX-125796036</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Sentry Insurance a Mutual Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CF AR08682CGR01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property</i>		
<i>Project Name/Number:</i>	<i>2008 C/L Property/CF AR08682CGR01</i>		

extension, and the Consequential Loss coverage (loss of perishable goods due to spoilage) sub-limits have been increased to \$100,000 from \$25,000.

In addition we are introducing a new endorsement, Equipment Breakdown Deductible, CP 70 54 08 08. This optional endorsement will be called for when a deductible amount other than the property deductible amount is to be applied to the Equipment Breakdown causes of loss. The deductible amount(s) shown in the endorsement will apply in the event of an Equipment Breakdown loss.

In response to this new optional coverage, we are filing revised rule pages. For Sentry Insurance a Mutual Company and Middlesex Insurance Company the following manual pages are revised:

" CF-AR-10 11-2008 replaces CF-AR-10 09-2005

" CF-AR-11 11-2008 replaces CF-AR-11 09-2005

For Sentry Select Insurance Company the following manual pages are revised:

" CF-DP-6 11-2008 replaces CF-DP-6 01-2002

" CF-DP-7 11-2008 replaces CF-DP-7 09-2005

Please refer to the rule memorandum for further detail.

Company and Contact

Filing Contact Information

Douglas Krueger, Compliance/Development Sr. doug.krueger@sentry.com

Analyst

1800 North Point Drive

(715) 346-8614 [Phone]

Stevens Point, WI 54481

(715) 346-6044[FAX]

Filing Company Information

<i>SERFF Tracking Number:</i>	<i>SEPX-125796036</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Sentry Insurance a Mutual Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CF AR08682CGR01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property</i>		
<i>Project Name/Number:</i>	<i>2008 C/L Property/CF AR08682CGR01</i>		

Sentry Insurance a Mutual Company	CoCode: 24988	State of Domicile: Wisconsin
1800 North Point Drive	Group Code: 169	Company Type:
Stevens Point, WI 54481	Group Name: Sentry Insurance Group	State ID Number:
(715) 346-6000 ext. [Phone]	FEIN Number: 39-0333950	

Middlesex Insurance Company	CoCode: 23434	State of Domicile: Wisconsin
1800 North Point Drive	Group Code: 169	Company Type:
Stevens Point, WI 54481	Group Name: Sentry Insurance Group	State ID Number:
(715) 346-6000 ext. [Phone]	FEIN Number: 04-1619070	

Sentry Select Insurance Company	CoCode: 21180	State of Domicile: Wisconsin
1800 North Point Drive	Group Code: 169	Company Type:
Stevens Point, WI 54481	Group Name: Sentry Insurance Group	State ID Number:
(715) 346-6000 ext. [Phone]	FEIN Number: 36-2674180	

<i>SERFF Tracking Number:</i>	<i>SEPX-125796036</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Sentry Insurance a Mutual Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CF AR08682CGR01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property</i>		
<i>Project Name/Number:</i>	<i>2008 C/L Property/CF AR08682CGR01</i>		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sentry Insurance a Mutual Company	\$25.00	08/28/2008	22184388
Middlesex Insurance Company	\$0.00	08/28/2008	
Sentry Select Insurance Company	\$0.00	08/28/2008	

SERFF Tracking Number:	SEPX-125796036	State:	Arkansas
First Filing Company:	Sentry Insurance a Mutual Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	CF AR08682CGR01		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Commercial Property		
Project Name/Number:	2008 C/L Property/CF AR08682CGR01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	09/02/2008	09/02/2008

<i>SERFF Tracking Number:</i>	<i>SEPX-125796036</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Sentry Insurance a Mutual Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CF AR08682CGR01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property</i>		
<i>Project Name/Number:</i>	<i>2008 C/L Property/CF AR08682CGR01</i>		

Disposition

Disposition Date: 09/02/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: SEPX-125796036 State: Arkansas

First Filing Company: Sentry Insurance a Mutual Company, ... State Tracking Number: EFT \$25

Company Tracking Number: CF AR08682CGR01

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Commercial Property

Project Name/Number: 2008 C/L Property/CF AR08682CGR01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Rule Memorandum	Accepted for Informational Purposes	Yes
Supporting Document	AR - NAIC P&C TRANSMITTAL DOCUMENT	Accepted for Informational Purposes	Yes
Supporting Document	AR - NAIC RATE RULE FILING SCHEDULE	Accepted for Informational Purposes	Yes
Rate	Commercial Lines Manual Division Five - Fire and Allied Lines Additional Rules	Accepted for Informational Purposes	Yes
Rate	Commercial Lines Manual Division Five - Fire and Allied Lines Additional Rules	Accepted for Informational Purposes	Yes
Rate	Commercial Lines Manual Division Five - Fire and Allied Lines Dealers Program Commercial Property Coverage Part	Accepted for Informational Purposes	Yes
Rate	Commercial Lines Manual Division Five - Fire and Allied Lines Dealers Program Commercial Property Coverage Part	Accepted for Informational Purposes	Yes

<i>SERFF Tracking Number:</i>	<i>SEPX-125796036</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Sentry Insurance a Mutual Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CF AR08682CGR01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property</i>		
<i>Project Name/Number:</i>	<i>2008 C/L Property/CF AR08682CGR01</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	SEPX-125796036	State:	Arkansas
First Filing Company:	Sentry Insurance a Mutual Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	CF AR08682CGR01		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Commercial Property		
Project Name/Number:	2008 C/L Property/CF AR08682CGR01		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Commercial Lines Manual Division Five - Fire and Allied Lines Additional Rules	CF-AR-10	Replacement	CF-AR-10.PDF
Accepted for Informational Purposes	Commercial Lines Manual Division Five - Fire and Allied Lines Additional Rules	CF-AR-11	Replacement	CF-AR-11.PDF
Accepted for Informational Purposes	Commercial Lines Manual Division Five - Fire and Allied Lines Dealers Program Commercial Property Coverage Part	CF-DP-6	Replacement	CF-DP-6.PDF
Accepted for Informational Purposes	Commercial Lines Manual Division Five - Fire and Allied Lines Dealers Program Commercial Property Coverage Part	CF-DP-7	Replacement	CF-DP-7.PDF

**COMMERCIAL LINES MANUAL
DIVISION FIVE - FIRE AND ALLIED LINES
ADDITIONAL RULES**

a) Exposure factors

(1) Business Income (and Extra Expense) Form CP 00 30

Mercantile/Non-Manufacturing	.56
Manufacturing	.66
Rental Property/Private Warehouse	.34

(2) Business Income (Without Extra Expense) Form CP 00 32

Mercantile/Non-Manufacturing	.50
Manufacturing	.60
Rental Property/Private Warehouse	.30

b) Rate Modification

(1) Business Income (and Extra Expense) Form CP 00 30

Mercantile/Non-Manufacturing	.55
Manufacturing	.65
Rental Property/Private Warehouse	.50

(2) Business Income (Without Extra Expense) Form CP 00 32

Mercantile/Non-Manufacturing	.50
Manufacturing	.59
Rental Property/Private Warehouse	.45

Rule 74-1 EQUIPMENT BREAKDOWN COVERAGE

A. Description of Coverage. Equipment Breakdown Coverage will be added to all policies to insure Covered Property against loss resulting from pressure vessels, electrical damage, and mechanical breakdown.

B. Forms

1. Attach endorsement CP 70 47 to policies that contain the Causes of Loss Special Form.
2. Attach endorsement CP 70 48 to policies that contain the Causes of Loss Basic Form.
3. Attach endorsement CP 70 49 to policies that contain the Causes of Loss Broad Form.
4. Optional endorsement CP 70 54 will be attached to policies where the equipment breakdown deductible amount is different from the property deductible amount.
5. Other endorsements may be attached as appropriate.

C. Coverage Options

1. Increased Consequential Loss Limit. The standard limit of \$100,000 may be increased by displaying a higher limit of insurance in the declarations.
2. Increased Refrigerant Contamination Limit. The standard limit of \$100,000 may be increased by displaying a higher limit of insurance in the declarations.

**COMMERCIAL LINES MANUAL
DIVISION FIVE - FIRE AND ALLIED LINES
ADDITIONAL RULES**

D. Premium Determination

1. All Accounts

Multiply the limit of insurance for subject property by the Equipment Breakdown rate.

2. No premium charge is required for the following property:

- a) Property under construction
- b) Property in the open and outdoor property
- c) Property of others
- d) Household property
- e) Property at undeclared locations

3. Increased Consequential Loss Limit. Refer to reinsurance company for adjusted rates.

4. Increased Refrigeration Contamination Limit. Refer to reinsurance company for adjusted rates.

5. Equipment Breakdown Rate. \$.026 per \$100 of Total Insured Value. This rate will be increased to reflect the following (when applicable):

- a) Increased Consequential Loss Limit
- b) Increased Refrigeration Contamination Limit
- c) Cost of facultative reinsurance

Rule 74-2 Reserved for future use.

Rule 74-3 FALSE PRETENSE COVERAGE

- A. Description of Coverage. This coverage applies to property the insured rents or leases to another party and to property temporarily away from the insured's premises for demonstration or trial. The Voluntary Parting exclusion does not apply to this property when False Pretense Coverage is written.
- B. Limit of Insurance. The limit of insurance will be displayed in the declarations; limits available are \$25,000, \$50,000 or \$100,000 per occurrence.
- C. Deductible. The deductible is \$250.

**COMMERCIAL LINES MANUAL
DIVISION FIVE - FIRE AND ALLIED LINES
DEALERS PROGRAM
COMMERCIAL PROPERTY COVERAGE PART**

AL, AK, CA, CO, FL, ID, IA, LA, ME, MI, MS, NH, NY .25
NC, ND, OH, SC, SD, TX, VT, VA, WI, WY

- b. For earthquake, apply the rates and factors for earthquake using 50% coinsurance rating rules for mercantile or nonmanufacturing risks.

3. Coverage Options

- a. If the sale of autos and whole goods is to be excluded from coverage, attach form FA 000700 and base the premium for this coverage on one half of the insured's gross margin or gross profit from their income statements.
- b. Except as indicated below, the Optional Coverage rules and rates from rule 51. Business Income Coverage Options, and rule 54. Common Time Element Options, will apply.

The following options from rule 51. are not available with Enhanced Annual Business Income coverage.

Option A	Agreed Value
Option F	Maximum Period of Indemnity
Option G	Monthly Limit of Indemnity
Option J	Power, Heat & Refrigeration Deduction- -Manufacturing or Mining Risks
Option K	Seasonal Leases - Monthly Loss Payments Limits
Option L	Tuition and Fees

I. NET INCOME CLARIFICATION

When form FA 000700 is used with form CP 00 30 or form CP 00 32, the coverage amount shall recognize the reduction in exposure.

J. EQUIPMENT BREAKDOWN COVERAGE

- 1) Description of Coverage. Equipment Breakdown Coverage may be added to all policies to insure Covered Property against loss resulting from pressure vessels, electrical damage, and mechanical breakdown.
- 2) Forms
- a) Attach endorsement CP 70 47 to policies that contain the Causes of Loss Special Form.
- b) Attach endorsement CP 70 48 to policies that contain the Causes of Loss Basic Form.
- c) Attach endorsement CP 70 49 to policies that contain the Causes of Loss Broad Form.
- d) Optional endorsement CP 70 54 will be attached to policies where the equipment breakdown deductible amount is different from the property deductible amount.
- e) Other endorsements may be attached as appropriate.
- 3) Coverage Options
- a) Increased Consequential Loss Limit. The standard limit of \$100,000 may be increased by displaying a higher limit of insurance in the declarations.

**COMMERCIAL LINES MANUAL
DIVISION FIVE - FIRE AND ALLIED LINES
DEALERS PROGRAM
COMMERCIAL PROPERTY COVERAGE PART**

- b)** Increased Refrigerant Contamination Limit. The standard limit of \$100,000 may be increased by displaying a higher limit of insurance in the declarations.

4) Premium Determination

a) All Accounts

Multiply the limit of insurance for subject property by the Equipment Breakdown rate.

b) No premium charge is required for the following property:

- (1)** Property under construction
- (2)** Property in the open and outdoor property
- (3)** Property of others
- (4)** Household property
- (5)** Property at undeclared locations

c) Increased Consequential Loss Limit. Refer to reinsurance company for adjusted rates.

d) Increased Refrigeration Contamination Limit. Refer to reinsurance company for adjusted rates.

e) Equipment Breakdown Rate. \$0.020 per \$100 of Total Insured Value. This rate will be increased to reflect the following (when applicable):

- (1)** Increased Consequential Loss Limit
- (2)** Increased Refrigeration Contamination Limit
- (3)** Cost of facultative reinsurance

K. ELECTRONIC MEDIA AND RECORDS COVERAGE

- 1.** Description of Coverage. This form is used when electronic media and records are insured as a separate item.
- 2.** Form. Use endorsements CP 70 43.
- 3.** Rule. The Causes of Loss Special Form must apply to covered property.
- 4.** Rate. Multiply the Basic Group 1 rate that applies to personal property at the premises by 1.82.
- 5.** Premium Determination. Multiply the limit of insurance by the rate.

SERFF Tracking Number: SEPX-125796036 State: Arkansas
First Filing Company: Sentry Insurance a Mutual Company, ... State Tracking Number: EFT \$25
Company Tracking Number: CF AR08682CGR01
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Commercial Property
Project Name/Number: 2008 C/L Property/CF AR08682CGR01

Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	Accepted for Informational Purposes	09/02/2008
Comments:				
Attachment:	Cover Letter.PDF			
Satisfied -Name:	Rule Memorandum	Review Status:	Accepted for Informational Purposes	09/02/2008
Comments:				
Attachment:	Rule Memorandum.PDF			
Satisfied -Name:	AR - NAIC P&C TRANSMITTAL DOCUMENT	Review Status:	Accepted for Informational Purposes	09/02/2008
Comments:				
Attachment:	AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF			
Satisfied -Name:	AR - NAIC RATE RULE FILING SCHEDULE	Review Status:	Accepted for Informational Purposes	09/02/2008
Comments:				
Attachment:	AR - NAIC RATE RULE FILING SCHEDULE.PDF			

Sentry Insurance a Mutual Company
1800 North Point Drive
P.O. Box 8020
Stevens Point, WI 54481-8020



August 28, 2008

Commissioner Julie Benafield Bowman
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Attn: Property and Casualty Division

SENTRY INSURANCE A MUTUAL COMPANY, NAIC#169-24988, FEID#39-0333950
MIDDLESEX INSURANCE COMPANY, NAIC#169-23434, FEID#04-1619070
SENTRY SELECT INSURANCE COMPANY, NAIC#169-21180, FEID#36-2674180
DEALER OPERATIONS PROGRAM
COMMERCIAL LINES FIRE - DIVISION FIVE
RULE FILING
COMPANY FILING #CF AR08682CGR01
REFERENCE FORM FILING #: CF AR08682CGF01
PROPOSED WRITTEN DATE: 11/1/2008

We have submitted a form filing, our company filing # CF AR08682CGF01, to revise our Equipment Breakdown endorsements; CP 70 47 (Special Form), CP 70 48 (Basic Form) and CP 70 49 (Broad Form). In these endorsements we have increased four sub-limits in the forms for no additional charge. The Pollution Clean Up and Removal additional coverage, the Refrigerant Contamination additional coverage extension, the Expediting Expense additional coverage extension, and the Consequential Loss coverage (loss of perishable goods due to spoilage) sub-limits have been increased to \$100,000 from \$25,000.

In addition we are introducing a new endorsement, Equipment Breakdown Deductible, CP 70 54 08 08. This optional endorsement will be called for when a deductible amount other than the property deductible amount is to be applied to the Equipment Breakdown causes of loss. The deductible amount(s) shown in the endorsement will apply in the event of an Equipment Breakdown loss.

In response to this new optional coverage, we are filing revised rule pages. For Sentry Insurance a Mutual Company and Middlesex Insurance Company the following manual pages are revised:

- CF-AR-10 11-2008 replaces CF-AR-10 09-2005
- CF-AR-11 11-2008 replaces CF-AR-11 09-2005

S T R E N G T H • P R O T E C T I O N • V I G I L A N C E SM

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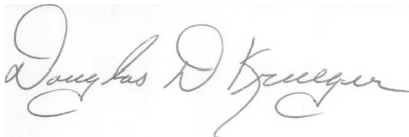
For Sentry Select Insurance Company the following manual pages are revised:

- CF-DP-6 11-2008 replaces CF-DP-6 01-2002
- CF-DP-7 11-2008 replaces CF-DP-7 09-2005

Please refer to the rule memorandum for further detail.

Please notify me if you have any questions and/or concerns.

Sincerely,

A handwritten signature in cursive script, reading "Douglas D. Krueger". The signature is written in dark ink on a light background.

Douglas D. Krueger
Compliance/Development Analyst
715 346-8614
715 346-6044(fax)
Doug.Krueger@sentry.com

Rule Memorandum

**SENTRY INSURANCE A MUTUAL COMPANY
MIDDLESEX INSURANCE COMPANY (IF APPLICABLE)
PATRIOT GENERAL INSURANCE COMPANY (IF APPLICABLE)**

Manual Page	Replaces	Description of Change
CF-AR-10 11-2008	CF-AR-10 09-2005	<p>We are revising Equipment Breakdown rule pages to show:</p> <ol style="list-style-type: none">1. the introduction of an optional endorsement, CP 70 54 08 08 Equipment Breakdown Deductible, which is used to specify a deductible amount, which is different from the policy's property deductible, for Equipment Breakdown losses.2. the revised, increased standard limits for the Consequential Loss Limit and Refrigerant Contamination Limit coverage option from \$25,000 to \$100,000 <p>Rates are not impacted from the above changes.</p>
CF-AR-11 11-2008	CF-AR-11 09-2005	<ol style="list-style-type: none">1. Editorial in nature. Item D has been moved from the bottom of page CF-AR-10 to the top of this page, CF-AR-11. <p>Rates are not impacted from the above changes.</p>

SENTRY SELECT INSURANCE COMPANY – DEALER OPERATIONS PROGRAM

Manual Page	Replaces	Description of Change
CF-DP-6 11-2008	CF-DP-6 01-2002	<p>We are revising Equipment Breakdown rule pages to show:</p> <ol style="list-style-type: none">2. the introduction of an optional endorsement, CP 70 54 08 08 Equipment Breakdown Deductible, which is used to specify a deductible amount, which is different from the policy's property deductible, for Equipment Breakdown losses.3. the revised, increased standard limits for the Consequential Loss Limit from \$25,000 to \$100,000. <p>Rates are not impacted by the above changes.</p>
CF-DP-7 11-2008	CF-DP-7 09-2005	<p>Revises the standard limits for the Refrigerant Contamination Limit coverage option from \$25,000 to \$100,000</p> <p>Rates are not impacted by the above changes.</p>

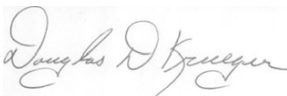
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Sentry Insurance Group				Group NAIC #	169
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Sentry Insurance a Mutual Company	WI	24988	39-0333950			
Middlesex Insurance Company	WI	23434	04-1619070			
Sentry Select Insurance Company	WI	21180	36-2674180			

5. Company Tracking Number	CF AR08682CGR01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Douglas D. Krueger 1800 North Point Drive Stevens Point WI 54481	Compliance/Development Sr. Analyst	715-346-8614 Ext. 8614	715-346-6044	doug.krueger@sentry.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Douglas D. Krueger			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	01.0 Property
10. Sub-Type of Insurance (Sub-TOI)	01.0001 Commercial Property (Fire and Allied Lines)
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12. Company Program Title (Marketing Title)	Commercial Property
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 11-1-08 Renewal: 11-1-08
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	NA
17. Reference Organization # & Title	NA
18. Company's Date of Filing	8-28-08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	CF AR08682CGR01
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

We have submitted a form filing, our company filing # CF AR08682CGF01, to revise our Equipment Breakdown endorsements; CP 70 47 (Special Form), CP 70 48 (Basic Form) and CP 70 49 (Broad Form). In these endorsements we have increased four sub-limits in the forms for no additional charge. The Pollution Clean Up and Removal additional coverage, the Refrigerant Contamination additional coverage extension, the Expediting Expense additional coverage extension, and the Consequential Loss coverage (loss of perishable goods due to spoilage) sub-limits have been increased to \$100,000 from \$25,000.

In addition we are introducing a new endorsement, Equipment Breakdown Deductible, CP 70 54 08 08. This optional endorsement will be called for when a deductible amount other than the property deductible amount is to be applied to the Equipment Breakdown causes of loss. The deductible amount(s) shown in the endorsement will apply in the event of an Equipment Breakdown loss.

In response to this new optional coverage, we are filing revised rule pages. For Sentry Insurance a Mutual Company and Middlesex Insurance Company the following manual pages are revised:

- " CF-AR-10 11-2008 replaces CF-AR-10 09-2005
- " CF-AR-11 11-2008 replaces CF-AR-11 09-2005

For Sentry Select Insurance Company the following manual pages are revised:

- " CF-DP-6 11-2008 replaces CF-DP-6 01-2002
- " CF-DP-7 11-2008 replaces CF-DP-7 09-2005

Please refer to the rule memorandum for further detail.

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div style="margin-bottom: 10px;"> Check #: NA Amount: \$25.00 </div> <div style="margin-bottom: 10px;"> To be sent via EFT </div> <div style="border: 1px solid black; padding: 10px; margin-top: 20px;"> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p> </div>	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PROPERTY & CASUALTY RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CF AR08682CGR01
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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☐ Rate Increase

☐ Rate Decrease

☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	USE and File
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4a.	Rate Change by Company (As Proposed)							
Company Name		Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
Sentry Insurance a Mutual Company		0	0	0	0	0	0	0
Middlesex Insurance Company		0	0	0	0	0	0	0
Sentry Select Insurance Company		0	0	0	0	0	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only						
Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a.	Overall percentage rate indication(when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing - Number of policyholders affected		

6.	Overall percentage of last rate revision	
7.	Effective Date of last rate revision	
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	CF-AR-10 11-2008	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	CF-AR-11 11-2008	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

Effective March 1, 2007

03	CF-DP-6 11-2008	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
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**PROPERTY & CASUALTY
RATE/RULE FILING SCHEDULE** *(cont.)*

State: Arkansas **Company Tracking #** CF AR08682CGR01 **Page** 2 **of** 2

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
04	CF-DP-7 11-2008	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	